

## AMENDED CHAPTER 13 PLAN

Case No. 13-42098-JJR13

Debtor(s): Oliver, Royce D  
Oliver, Beverly KSS#: 4463  
SS#: 9302Net Monthly Earnings: \$ 1,162.00  
Number of Dependents: 0

## I. Plan Payments:

Debtor(s) propose to pay direct a total of \$ 1,162.00 [ ] weekly [ ] biweekly [ ] semi-monthly  monthly into the plan; or [ ] Payroll deduction order to:

Length of plan is 60 months, and the total debt to be paid through the plan is \$ 69,120.00.

## II. From the payments received, the trustee shall make disbursements to the Bankruptcy Code including:

## A. PRIORITY CLAIMS (INCLUDING ADMINISTRATIVE EXPENSES AND SUPPORT) [See § 1322(a)(2)]

The following priority claims, if allowed, will be paid in full unless creditor agrees otherwise:

Creditor	Type of Priority	Scheduled Amount	Monthly Payment
<u>None</u>			

B. Total Attorney Fee: \$ 2,750.00; \$ 500.00 paid pre-petition; the balance to be paid as first comes available.

C. The holder of each SECURED claim shall retain the lien securing such claim until a discharge is granted and such claim shall be paid in full with interest in deferred cash payments as follows:

## I. Long Term Debts:

Name of Creditor	Total Amount of Debt	Amount of Regular Payment	To be Paid By	Regular Payment to Begin	Arrears to be Paid by Trustee	Months Included in Arrearage Amount	Proposed Interest Rate on Arrearage	Proposed Fixed Payment on Arrearage
<u>One Main</u>	<u>112,255.54</u>	<u>1,170.88</u>	<u>Direct</u>	<u>12/13</u>	<u>8509.86</u>	<u>6</u>	<u>0.0</u>	<u>200.00</u>

## 2. Secured Debts (not long term debts) to be paid through Trustee:

Name of Creditor	Adequate Protection Payments	Total Amount of Debt	Debtor's Value	Unsecured Portion	Description of Collateral	Proposed Interest Rate	Proposed Fixed Payments	Fixed Payment to Begin
<u>John Deere</u>	<u>50.00</u>	<u>3768.46</u>	<u>3768.45</u>	<u>0.00</u>	<u>2009 John Deere Tractor</u>	<u>5.25</u>	<u>94.93</u>	<u>at confirmation</u>
<u>Regional Acceptance</u>	<u>193.21</u>	<u>19,321.60</u>	<u>19321.50</u>	<u>0.00</u>	<u>2006 Kia Borrego, 67,000 miles good condition</u>	<u>5.25</u>	<u>366.84</u>	<u>at confirmation</u>

## III. Other debts (not shown in 1 or 2 above) which Debtor(s) propose to pay direct:

Name of Creditor	Total Amount of Debt	Amount of Regular Payment	Description of Collateral	Reason for Direct Payment
<u>None</u>				

## IV. Special Provisions:

- This is an original plan.
- This is an amended plan replacing plan dated 1/23/14.
- This plan proposes to pay unsecured creditors approximately 100%.
- Other provisions: Debtor to pay full amount of claim to Regional Acceptance through the plan (910 claim).

Dated: 3-14-14

/s/ Royce D Oliver  
Signature of Debtor

/s/ Peter M. Neil  
Signature of Attorney  
Peter M. Neil Esq  
107 2nd Ave NE Suite C  
Decatur, AL 35601  
205-381-2058

/s/ Beverly K Oliver  
Signature of Spouse

United States Bankruptcy Court  
Northern District of Alabama

IN RE:

Case No. 13-42098

Oliver, Royce D & Oliver, Beverly K

Chapter 13

Debtor(s)

AMENDED CERTIFICATE OF SERVICE

I hereby certify that on 3-18-14, a copy of Amended Chapter 13 Plan was served by regular United States mail to all interested parties, the Trustee and all creditors listed below.

Respectfully submitted,

/s/ Peter M. Neil

Peter M. Neil  
Peter M. Neil Esq  
107 2nd Ave NE Suite C  
Decatur, AL 35601  
(256) 361-2058 Fax: (256) 361-2059  
[petermneil@charter.net](mailto:petermneil@charter.net)

Label Matrix for local noticing

1126-1

Case 13-42098-JJR13

NORTHERN DISTRICT OF ALABAMA

Anniston

Tue Mar 11 16:28:21 CDT 2014

Allgas, Inc.-Ider

C/O DiRecManagement, Inc.

P.O. Box 16243

Mobile, AL 36616-0243

U. S. Bankruptcy Court  
1129 Noble Street, Room 117  
Anniston, AL 36201-4674

Afni Inc  
P O Box 3517  
Bloomington, IL 61702-3517

Anesthesiologists Assoc  
P O Box 12005  
Birmingham, AL 35202-2005

Angelo Stevenson & Associates  
c/o Check N Go  
PO Box 436  
Elma NY 14059-0436

CitiFinancial Servicing LLC  
P.O. Box 6043  
Sioux Falls, SD 57117-6043

Covington Credit  
2605 Gault Ave N Suite 400  
Pt Payne, AL 35967-3700

Covington Credit of AL25  
c/o Southern Management Corp  
attn: Sharon Dill  
P O Box 1947  
Greenville, SC 29601-1947

Credit Central  
607 Gault Ave N #D  
Pt Payne, AL 35967-2531

DeRab Anesthesia Associates LLC  
P O Box 680045  
Port Payne, AL 35968-1601

Deere & Company  
6400 NW 86th Street  
PO BOX 6600  
Johnston, Iowa 50131-6600

Dekalb Radiology  
C/O CCNSI  
P O Box 10  
Jasper, AL 35501-0010

Dekalb Radiology  
Credit & Collection Recovery Svcs  
401 4th Ave  
Jasper, AL 35501-3705

DiRecManagement  
4320 Downtowner Loop South Ste A  
Mobile, AL 36609-5447

Full Circle Financial Services  
P O Box 2438  
Largo, FL 33779-2438

Harbin Clinic LLC  
c/o NRS  
PO Box 8005  
Cleveland, TN 37320-8005

John Deere  
P O Box 5327  
Madison, WI 53791-0001

Liberty Finance  
1949 Gault Ave n  
Pt Payne, AL 35967-3483

Mountain View Hospital  
P O Box 8407  
Gadsden, AL 35902-8407

Nationwide Recovery Service  
P O Box 8005  
Cleveland, TN 37320-8005

One Main  
700 Dekalb Plaza Bldg SW  
Port Payne, AL 35967-4872

Premier Bankcard/Charter  
P O Box 2208  
Vacaville, CA 95696-0208

Publishers Clearing House  
P O Box 6344  
Barlan, MA 51593-1844

REGIONAL MANAGEMENT CORPORATION  
PO BOX 776  
WAUDLIN, SC 29662-0776  
(864) 546-3404

Regional Acceptance  
P O Box 830913  
Birmingham, AL 35293-0913

Regional Acceptance Corporation  
PO Box 1847  
Wilson, NC 27894-1847

Regional Finance Of Pt Payne  
2308 Gault Ave N  
Port Payne, AL 35967-3644

SKO Brenner American  
P O Box 230  
Farmington, NY 11735-0230

Santander  
P O Box 660633  
Dallas, TX 75266-0633

Santander Consumer USA Inc.;  
as Assignee for Santander  
P.O. Box 961245  
Fort Worth, TX 76161-0245

Security Finance  
2207 Gault Ave N Ste B  
Ft Payne, AL 35967-3678

Sun Loan  
1801 Gault Ave N Suite 104  
Ft Payne, AL 35967-3479

Synerprise Consulting Service  
2809 Regal Rd Suite 107  
Plano, TX 75075-6317

Wells Fargo  
P O Box 25341  
Santa Ana, CA 92799-5341

Wells Fargo Bank, N.A.  
P.O. Box 19657  
Irvine, CA 92623-9657

Beverly Ray Oliver  
1060 Garrett Street  
Rainsville, AL 35986-4708

Linda Baker Gore  
NON-PAYMENTS: P.O. Box 1338  
Gadsden, AL 35902

Peter M Neil  
107 2nd Avenue NE, Suite C  
Decatur, AL 35601-2343

Royce Dewayne Oliver  
1060 Garrett Street  
Rainsville, AL 35986-4708

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(d) Synerprise Consulting Service Inc  
2809 Regal Rd Suite 107  
Plano, TX 75075-6317

End of Label Matrix	
Available recipients	39
Bypassed recipients	1
Total	40